



Order Filed on September 25, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

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In Re:

ZILMA I. ACOSTA, DEBTOR(S)

Case No.: 16-34520 RG

Adv. No.:

Hearing Date: N/A

Judge: ROSEMARY GAMBARDELLA

ORDER AUTHORIZING LOAN
MODIFICATION AND FOR OTHER RELIEF

The relief set forth on the following pages, two (2) through four (4) is
hereby ORDERED:

DATED: September 25, 2017

The signature of Rosemary Gambardella is written in cursive above a horizontal line. Below the line, the text "Honorable Rosemary Gambardella" and "United States Bankruptcy Judge" is printed.
Honorable Rosemary Gambardella
United States Bankruptcy Judge

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Debtor: Zilma I. Acosta, Debtor(s)

Case no.: 16-34520 RG

Caption of order: Order Authorizing Loan Modification and for
Other Relief

1. That the Debtor be and is hereby authorized to enter into and consummate a loan modification with Cenlar, Fsb ('Cenlar'), pursuant to the terms and conditions of the proposed loan modification agreement, entitled Loan Modification Agreement (Providing for Fixed Interest Rate) and the accompanying partial claim mortgage, filed as an Exhibit in support of this motion, relating to real property located at 102 Grove Street, Bloomfield, New Jersey and the loan modification be and is hereby approved.

2. That the Debtor and/or Cenlar, be and are authorized to enter and consummate any transaction necessary and incident to the loan modification relating to this property, the sole exception being the transfer of the property or an interest in the property by the Debtor(s) to someone else.

a. Limited automatic stay relief is granted, to allow Cenlar, to negotiate any such agreement with the Debtor or counsel, enter into and sign a loan modification agreement, and record any documents with the appropriate county recorders office without such action being considered a violation of the automatic stay.

3. That the Debtor and/or Cenlar, are authorized to negotiate and prepare the terms or documents relating to a loan

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Debtor: Zilma I. Acosta, Debtor(s)

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modification, or any necessary transaction incident to a loan
modification agreement, such as, but not limited to the
circumstances described above, with respect to this property and
any such negotiation and/or preparation of documents and/or
recording of documents, by the parties shall not considered to
be a violation of the automatic stay and are specifically
authorized by the Court.

4. That any communication by the parties relating to the
loan modification shall be considered to be negotiations,
pursuant to the Rules of Evidence, and shall not be used by
either party against the other in the context of any subsequent
litigation in this Court or any state court, federal court or
non-judicial forum.

5. That nothing in this order shall be construed as a
modification of the plan.

6. That the mortgage company and/or mortgage servicer may
not persuade the Debtor(s) to dismiss this case in order to
consummate a loan modification.

7. That because the mortgage is being modified and the pre-
petition arrears are being addressed in the new mortgage, the
pre-petition arrearage claim, which is claim number one (1) on
the claims register, filed by Cenlar, or its predecessor(s),

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Debtor: Zilma I. Acosta, Debtor(s)

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assignee(s) or successor(s) in interest, shall not be paid and
the Trustee shall not make any payments/disbursements on any
pre-petition arrearage claim or any post-petition arrearage, if
applicable, added to the plan or claim. If the modification is
not consummated for any reason, Cenlar, may, at any time during
the pendency of this case, re-list the matter for further
hearing, otherwise, this order shall be deemed final.

Certificate of Notice Page 5 of 5
United States Bankruptcy Court
District of New Jersey

In re:
Zilma I Acosta
Debtor

Case No. 16-34520-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Sep 25, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2017.

db +Zilma I Acosta, 102 Grove Street, Bloomfield, NJ 07003-5648

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor New Jersey Housing And Mortgage Finance Agency
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Herbert B. Raymond on behalf of Debtor Zilma I Acosta bankruptcy123@comcast.net,
jeff.raymond@comcast.net; raymondmail@comcast.net; carol-raymond@comcast.net; bankruptcyattorneys@comcast.net; herbertraymond@gmail.com; carbonell_c@hotmail.com; kdelyon.raymond@gmail.com
Marie-Ann Greenberg magecf@magtrustee.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4